

Purpose

This document provides you with key information about this investment product. It is not marketing material. The information is required by law to help you understand the nature, risks, costs, potential gains and losses of this product and to help you compare it with other products.

Product

Nordea 1 – Global Stable Equity Fund - Euro Hedged - HE - PLN Share Class

The Management Company is Nordea Investment Funds S.A., a company of the Nordea Group.

ISIN: LU0533598685

Website: www.nordea.lu - Call +352 27 86 51 00 for more information.

Nordea Investment Funds S.A. is authorised in Luxembourg and supervised by the Commission de Surveillance du Secteur Financier (CSSF)

Nordea 1, SICAV is a UCITS authorized in Luxembourg and supervised by the Commission de Surveillance du Secteur Financier (CSSF)

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What is this product?

Type

This product is a fund of Nordea 1, SICAV, an investment company with variable share capital (SICAV) with multiple funds and governed by the Luxembourg Law of December 17, 2010 on Undertakings for Collective Investment.

Term

The fund is established for an unlimited duration.

The Board of Directors may compulsorily redeem or merge all the shares of the fund or share class. Circumstances under which such decision would occur are available in the fund's prospectus and accessible via www.nordea.lu "Legal" section.

Objectives

Investment Objective The fund's objective is to provide shareholders with investment growth in the long term.

Investment Strategy In actively managing the fund's portfolio, the management team selects companies that appear to offer superior growth prospects and investment characteristics.

Investment Policy The fund mainly invests in equities of companies from anywhere in the world. Specifically, the fund invests at least 75% of total assets in equities and equity-related securities. The fund may be exposed (through investments or cash) to other currencies than the base currency. At least 90% of the fund's portfolio currency exposure is hedged to the base currency.

Derivatives: The fund may use derivatives for hedging (reducing risks), efficient portfolio management and to seek investment gains.

Usage of Total Return Swaps None expected

Techniques and Instruments Usage : None expected

Benchmark 70% MSCI World Index (Net Return) hedged to EUR and 30% EURIBOR 1M.

Benchmark use The benchmark is used for performance comparison only and the investment manager may freely select the securities that it will invest in. Risk characteristics of the fund's portfolio may bear some resemblance to those of the benchmark. MSCI World Index (Net Return) hedged to EUR and MSCI World Minimum Volatility Index (Net Return) hedged to EUR are used for risk comparison only. Risk characteristics of the fund's portfolio will bear some resemblance to those of the benchmarks.

Responsible Investment The fund is promoting environmental and/or social characteristics as per Article 8 of the EU Sustainable Finance Disclosure

What are the risks and what could I get in return?

Risk Indicator



← Lower risk

Higher risk →



The risk indicator assumes you keep the product for 5 years.
The actual risk can vary significantly if you cash in at an early stage and you might get back less.

The summary risk indicator is a guide to the level of risk of this product compared to other products. It shows how likely it is that the product will lose money because of movements in the markets or because we are not able to pay you.

We have classified this Fund as 3 out of 7, which is a medium-low risk class. This rates the potential losses from future performance at a medium-low level, and poor market conditions are unlikely to impact the Fund's capacity to pay you.

Be aware of currency risk. In some circumstances you will receive payments in a different currency, so the final return you will get depend on the exchange rate between the two currencies. This risk is not considered in the indicator shown above.

For more information on risks the fund is exposed to, please refer to the section "Risk Descriptions" of the prospectus.

Other risks materially relevant to the PRIIP not included in the summary risk indicator:

Derivatives risk, Hedging risk.

This product does not include any protection from future market performance so you could lose some or all of your investment.

Performance Scenarios

What you will get from this product depends on future market performance. Market developments in the future are uncertain and cannot be accurately predicted.

The unfavourable, moderate, and favourable scenarios shown are illustrations using the worst, average, and best performance of the product over the last 10 years. Markets could develop very differently in the future.

Recommended holding period: 5 years

Example Investment: PLN 100 000

Scenarios		If you exit after 1 year	If you exit after 5 years
Minimum	There is no minimum guaranteed return. You could lose some or all of your investment.	-	-
Stress	What you might get back after costs	PLN 48 940	PLN 46 030
	Average return each year	-51.06%	-14.37%
Unfavourable	What you might get back after costs	PLN 87 320	PLN 105 970
	Average return each year	-12.68%	1.17%
Moderate	What you might get back after costs	PLN 106 270	PLN 138 140
	Average return each year	6.27%	6.68%
Favourable	What you might get back after costs	PLN 133 650	PLN 174 040
	Average return each year	33.65%	11.72%

The figures shown include all the costs of the product itself, but may not include all the costs that you pay to your advisor or distributor. The figures do not take into account your personal tax situation, which may also affect how much you get back.

The stress scenario shows what you might get back in extreme market circumstances.

Unfavourable scenario: This type of scenario occurred for an investment between 2024 - 2025.

Moderate scenario: This type of scenario occurred for an investment between 2016 - 2021.

Favourable scenario: This type of scenario occurred for an investment between 2020 - 2025.

What happens if Nordea Investment Funds S.A. is unable to pay out?

The assets of the Fund are held in safekeeping by its depositary. In the event of our insolvency, the fund's assets in the safekeeping of the depositary will not be affected. However, in the event of the insolvency of the depositary, or someone acting on its behalf, the fund may suffer a financial loss. This loss will not be covered by any investor compensation or a guarantee scheme. However, this risk is mitigated to a certain extent by the fact that the depositary is required by law and regulation to segregate its own assets from the assets of the Fund. The depositary will also be liable to the Fund and the investors for any loss arising from, among other things, its negligence, fraud or intentional failure to properly fulfil its obligations (subject to certain limitations).

What are the costs?

The person advising on or selling you this product may charge you other costs. If so, this person will provide you with information about these costs and how they affect your investment.

Costs over time

The tables show the amounts that are taken from your investment to cover different types of costs. These amounts depend on how much you invest, how long you hold the product and how well the product does. The amounts shown here are illustrations based on an example investment amount and different possible investment periods. We have assumed: - In the first year you would get back the amount that you invested (0 % annual return). For the other holding periods, we have assumed the product performs as shown in the moderate scenario.

PLN 100 000 is invested.

	If you exit after 1 year	If you exit after 5 years
Total costs	PLN 2 771	PLN 18 900
Annual cost impact (*)	2.8%	2.8% each year

(*) This illustrates how costs reduce your return each year over the holding period. For example, it shows that if you exit at the recommended holding period your average return per year is projected to be 9.4 % before costs and 6.7 % after costs.

Composition of costs

One-off costs upon entry or exit	If you exit after 1 year
Entry costs	PLN 0
Exit costs	PLN 0
Ongoing costs taken each year	
Management fees and other administrative or operating costs	PLN 2 557
Transaction costs	PLN 214

Incidental costs taken under specific conditions

Performance fees (and carried interest)

There is no performance fee for this product.

PLN 0

How long should I hold it and can I take money out early?

Recommended holding period: 5 years

This product has no required minimum holding period but is designed for long-term investment; you should be prepared to stay invested for at least 5 years. Redemption requests received by the Transfer Agent before 15h30 CET on any valuation day will be processed that day.

The share price will be the net asset value calculated for the day on which the transaction request is processed. Redemption requests received after the cut-off will be processed on the next applicable valuation day.

More information regarding the redemption and valuation processes is available in the fund's prospectus and accessible via www.nordea.lu.

How can I complain?

Complaints about the product can be submitted in writing :

By filling the form available on Nordea.lu

or by post to: Nordea Investment Funds S.A., Attention: Compliance Officer, 562 rue de Neudorf, L-2220 Luxembourg Grand Duchy of Luxembourg.

Other relevant information

Daily shares prices are available on www.nordea.lu. Information on past performance over the past 10 years and previous performance scenarios of the share class is available at:

- https://docs.data2report.lu/documents/KID_PP/KID_annex_PP_Nordea_LU0533598685_en.pdf.
- https://docs.data2report.lu/documents/KID_PS/KID_annex_PS_Nordea_LU0533598685_en.pdf.

Past performance is not a guide to future returns. Therefore, your investment may be at risk and you may not get back the returns illustrated.